

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

IN RE:

MARLON O'SHEA SANDS	:	CHAPTER 13
	:	
	:	
Debtor.	:	
	:	CASE: 13-57097-MHM
	:	
	:	
	:	

AMENDMENT TO SCHEDULE J

Schedule J has been amended per trustee's objection

Also included are an Amended Summary of Schedules, Amended Statistical Summary, and an Amended Declaration of Schedules

DATED: August 19, 2013

/s
Shawn Eisenberg, Esq.
Georgia Bar #128077
Attorney for Debtor
The Slomka Law Firm
1069 Spring Street, 2nd Floor
Atlanta, GA 30309
Telephone: (678) 732-0001

B6J (Official Form 6J) (12/07)
In re Marlon O'Shea SandsCase No. 13-57097

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ <u>966.98</u>
a. Are real estate taxes included?	Yes <u>X</u>	No _____
b. Is property insurance included?	Yes _____	No <u>X</u>
2. Utilities:		
a. Electricity and heating fuel		\$ <u>283.00</u>
b. Water and sewer		\$ <u>53.00</u>
c. Telephone		\$ <u>0.00</u>
d. Other <u>See Detailed Expense Attachment</u>		\$ <u>275.33</u>
3. Home maintenance (repairs and upkeep)		\$ <u>100.00</u>
4. Food		\$ <u>700.00</u>
5. Clothing		\$ <u>75.00</u>
6. Laundry and dry cleaning		\$ <u>50.00</u>
7. Medical and dental expenses		\$ <u>125.00</u>
8. Transportation (not including car payments)		\$ <u>400.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <u>0.00</u>
10. Charitable contributions		\$ <u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ <u>67.66</u>
b. Life		\$ <u>0.00</u>
c. Health		\$ <u>0.00</u>
d. Auto		\$ <u>104.00</u>
e. Other		\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)		\$ <u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ <u>0.00</u>
b. Other <u>HOA Fees</u>		\$ <u>8.33</u>
c. Other		\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <u>0.00</u>
17. Other <u>Wife's 2 Credit Card Payments</u>		\$ <u>150.00</u>
Other <u>CIA Cheerleading Camp</u>		\$ <u>75.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ <u>3,433.30</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ <u>3,929.08</u>
b. Average monthly expenses from Line 18 above		\$ <u>3,433.30</u>
c. Monthly net income (a. minus b.)		\$ <u>495.78</u>

B6J (Official Form 6J) (12/07)
In re Marlon O'Shea Sands

Case No. 13-57097

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED
Detailed Expense Attachment

Other Utility Expenditures:

3 Cell Phones	\$	80.00
Cable/Internet/Telephone	\$	180.00
Trash Service	\$	15.33
Total Other Utility Expenditures	\$	275.33

United States Bankruptcy Court
Northern District of Georgia

In re **Marlon O'Shea Sands**Case No. **13-57097**

Debtor

Chapter **13**

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	125,000.00		
B - Personal Property	Yes	4	13,350.47		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		129,433.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		2,732.44	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		24,754.67	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			3,929.08
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,433.30
Total Number of Sheets of ALL Schedules		18			
		Total Assets	138,350.47		
				Total Liabilities	156,920.11

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court
Northern District of Georgia

In re **Marlon O'Shea Sands**Case No. **13-57097**

Debtor

Chapter **13****STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	2,732.44
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	2,732.44

State the following:

Average Income (from Schedule I, Line 16)	3,929.08
Average Expenses (from Schedule J, Line 18)	3,433.30
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,529.09

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	3,739.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	2,732.44
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	0.00
4. Total from Schedule F	24,754.67
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	28,493.67

United States Bankruptcy Court
Northern District of Georgia

In re Marlon O'Shea Sands

Debtor(s)

Case No. 13-57097
Chapter 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date August 19, 2013

Signature /s/ Marlon O'Shea Sands
Marlon O'Shea Sands
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

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Debtor.	:	CASE: 13-57097-MHM
	:	
	:	
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CERTIFICATE OF SERVICE

This is to certify that I have this day served a copy of the within and foregoing Amended Schedule J, Amended Summary of Schedules, Amended Statistical Summary, and Amended Declaration of Schedules in the above styled case by depositing same in the United States mail with the adequate postage affixed thereto to insure delivery addressed as follows:

Adam M Goodman
Chapter 13 Trustee
Suite 200
260 Peachtree Street
Atlanta, GA 30303

Marlon O'Shea Sands
1276 Windsor Glen Drive
Douglasville, GA 30134

SEE EXHIBIT A FOR ADDITIONAL CREDITORS

DATED: August 19, 2013

/s_____
Shawn Eisenberg, Esq.
Georgia Bar #128077
Attorney for Debtor
The Slomka Law Firm
1069 Spring Street, 2nd Floor
Atlanta, GA 30309
Telephone: (678) 732-0001

Label Matrix for local noticing

113E-1

Case 13-57097-mhm

Northern District of Georgia

Atlanta

Mon Aug 19 15:58:43 EDT 2013

Admin Recovery

Suite 102

45 Earhart Drive

Williamsville NY 14221-7809

Admin Recovery

45 Earhart Dr., Suite 102

Williamsville, NY 14221-7809

Bank of America, N.A.

c/o McCalla Raymer, LLC

Bankruptcy Department

1544 Old Alabama Road

Roswell, GA 30076-2102

Automobile Acceptance

749 Main Street

Riverdale, GA 30274-2398

BAC Home Loans Servicing

450 American Street

Simi Valley, CA 93065-6285

Bank of America, NA

PO Box 650070

Dallas, TX 75265-0070

CCB Credit Services

PO Box 272

Springfield, IL 62705-0272

(p) CASHCALL INC

17360 BROOKHURST STREET

FOUNTAIN VALLEY CA 92708-3720

Cavalry Portfolio Services

500 Summit Lake Drive

Valhalla, NY 10595-2322

Charles T. Day, III

1790 Atkinson Road

Suite F

Lawrenceville, GA 30043-7989

Credit Union of Georgia

3048 Eagle Drive

Woodstock, GA 30189-5531

Crescent Bank & Trust

PO Box 1407

Chesapeake, VA 23327-1407

Crescent Recovery, LLC

PO Box 1097

Chesapeake, VA 23327-1097

DECA Financial Svcs

10500 Kincaid Drive

Suite 150

Fishers, IN 46037-9764

First Premier

3820 N Louise Avenue

Sioux Falls, SD 57107-0145

(p) GEORGIA DEPARTMENT OF REVENUE

COMPLIANCE DIVISION

ARCS BANKRUPTCY

1800 CENTURY BLVD NE SUITE 9100

ATLANTA GA 30345-3202

HSBC Bank

PO Box 5253

Carol Stream, IL 60197-5253

HSI Financial Services, LLC

PO Box 934075

Atlanta, GA 31193-4075

IC System Inc

PO Box 64378

Saint Paul, MN 55164-0378

IDA

780 Buford Highway

Building C, Suite 100

Suwanee, GA 30024-2148

Internal Revenue Service

PO Box 7346

Philadelphia, PA 19101-7346

JCPenney

PO Box 960090

Orlando, FL 32896-0090

JcPenney

Post Office Box 965007

Orlando, FL 32896-5007

McCalla Raymer, LLC

1544 Old Alabama Road

Roswell, GA 30076-2102

(p) PORTFOLIO RECOVERY ASSOCIATES LLC

PO BOX 41067

NORFOLK VA 23541-1067

Quantum3 Group LLC as agent for

Quantum3 Funding LLC

PO Box 788

Kirkland, WA 98083-0788

Rooms to Go/TD Bank

c/o Admin Recovery

45 Earhart Dr. Suite 102

Williamsville, NY 14221-7809

TD Retail

PO Box 731

Mahwah, NJ 07430-0731

TD Retail Card Services
PO Box 11956
Newark, NJ 07101-4956

Tidewater Credit Svc
PO Box 15243
Chesapeake, VA 23328-5243

(p)TIDEWATER FINANCE COMPANY
P O BOX 13306
CHESAPEAKE VA 23325-0306

Transworld Systems, Inc
PO Box 15520
Wilmington, DE 19850-5520

U. S. Attorney
600 Richard B. Russell Bldg.
75 Spring Street, SW
Atlanta GA 30303-3315

Windsor Glen Pond HOA
1294 Windsor Glen
Douglasville, GA 30134-2733

Adam M. Goodman
Adam M. Goodman, 13 Trustee
Suite 200
260 Peachtree Street
Atlanta, GA 30303-1236

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Atlanta, GA 30309-3817

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1276 Windsor Glen Drive
Douglasville, GA 30134-2733

Shawn J. Eisenberg
The Slomka Law Firm, PC
1069 Spring Street, NW
2nd Floor
Atlanta, GA 30309-3817

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

CashCall
PO Box 66007
Anaheim, CA 92816

Georgia Department of Revenue
Centralized Taxpayer Account
PO Box 105499
Atlanta, GA 30348-5499

(d) Georgia Department of Revenue
PO Box 105499
Atlanta, GA 30348

Portfolio Recovery Associates, LLC
POB 41067
Norfolk, VA 23541

Tidewater Finance Company
P.O. Box 13306
Chesapeake, VA 23325

End of Label Matrix	
Mailable recipients	39
Bypassed recipients	0
Total	39